

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kevin S. Vargo  
Michele A. Vargo  
Debtors

Case No. 20-01346-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: tele341

Page 1 of 2  
Total Noticed: 45

Date Rcvd: Jun 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2020.

db/jdb Kevin S. Vargo, Michele A. Vargo, 548 Lafayette Ave., Palmerton, PA 18071-1621  
5323043 American Express, P.O. Box 1270, Newark, NJ 07101-1270  
5323040 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: AAA Financial Services, PO Box 15019,  
Wilmington, DE 19886-5019)  
5323045 Bank Of America, P.O. Box 15220, Wilmington, DE 19886-5220  
5323044 Bank Of America, P.O. Box 15222, Wilmington, DE 19886-5222  
5335158 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
5323049 CIGNA, PO Box 182223, Chattanooga, TN 37422-7223  
5323050 Citi Cards, PO Box 9001037, Louisville, KY 40290-1037  
5323051 +CitiCards, P.O. Box 6062, Sioux Falls, SD 57117-6062  
5323054 HNL Lab Medicine, PO Box 90549, Allentown, PA 18109-0549  
5323055 Home Depot/CitiBank, N.A., P.O. Box 182676, Columbus, OH 43218-2676  
5327595 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853  
5327462 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013  
5323039 Law Office of Kevin K Kercher Esq PC, 881 3rd St Ste C2, Whitehall, PA 18052-5930  
5323057 Lehigh Valley Anesthesia Services, PO Box 3367, Philadelphia, PA 19019-8500  
5323058 Lehigh Valley Hospital, P.O. Box 4120, Allentown, PA 18105-4120  
5323061 Phymed healthcare group, 110 29th Ave N Ste 101, Nashville, TN 37203-1459  
5335803 +Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408  
5323063 Sofi Lending, 860 Washington St # 2, New York, NY 10014-1308  
5328540 State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
5323064 State Farm Bank, P.O. Box 23025, Columbus, GA 31902-3025  
5323065 Sunoco, PO Box 6097, Sioux Falls, SD 57117-6097  
5323765 U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108,  
Saint Louis MO 63166-0108  
5323053 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial, PO Box 790084, Saint Louis, MO 63179-0084)  
5323037 Vargo Kevin S, 548 Lafayette Ave, Palmerton, PA 18071-1621  
5323038 Vargo Michele A, 548 Lafayette Ave, Palmerton, PA 18071-1621  
5323068 +Wells Fargo, 101 N Phillips Ave., R4058-03D, Sioux Falls, SD 57104-6714  
5332528 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 15 2020 19:48:46  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5323042 E-mail/PDF: gecsedirecoverycorp.com Jun 15 2020 19:48:36 Amazon, PO Box 960013,  
Orlando, FL 32896-0013  
5323046 E-mail/Text: bankruptcy@bbandt.com Jun 15 2020 19:43:48 BB&T Bank, PO Box 580435,  
Charlotte, NC 28258-0435  
5323052 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 15 2020 19:43:38 Citizens Bank,  
First Mark Services, PO Box 2977, Omaha, NE 68103-2977  
5327116 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 15 2020 19:43:38 Citizens Bank N.A.,  
One Citizens Bank Way JCA115, Johnston, RI 02919  
5323047 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 15 2020 19:48:44 Capital One,  
P.O. Box 30285, Salt Lake City, UT 84130-0285  
5332035 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 15 2020 19:48:07  
Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
Charlotte, NC 28272-1083  
5323048 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 15 2020 19:48:43 Chase,  
P.O. Box 15298, Wilmington, DE 19850-0000  
5323041 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 15 2020 19:47:33 AARP Chase,  
PO Box 1423, Charlotte, NC 28201-1423  
5323056 E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jun 15 2020 19:44:09 Key Bank,  
P.O. Box 94722, Cleveland, OH 44101-4722  
5326421 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jun 15 2020 19:44:09 KeyBank, N.A.,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338  
5323059 E-mail/PDF: gecsedirecoverycorp.com Jun 15 2020 19:47:30 Lowes, P.O. Box 965003,  
Orlando, FL 32896-5003  
5323060 E-mail/PDF: gecsedirecoverycorp.com Jun 15 2020 19:48:38 PayPal Credit, P.O. Box 105658,  
Atlanta, GA 30348-5658  
5323062 +E-mail/Text: bankruptcyteam@quickenloans.com Jun 15 2020 19:44:14 Quicken Loans,  
1050 Woodward Ave., Detroit, MI 48226-1906  
5323066 E-mail/PDF: gecsedirecoverycorp.com Jun 15 2020 19:47:30 Synchrony Bank, PO Box 965064,  
Orlando, FL 32896-5064  
5322759 +E-mail/PDF: gecsedirecoverycorp.com Jun 15 2020 19:48:36 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
5323067 E-mail/PDF: gecsedirecoverycorp.com Jun 15 2020 19:48:02 Walmart Mastercard,  
PO Box 960024, Orlando, FL 32896-0024

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 17, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans, LLC bkgroup@kmlawgroup.com  
Kevin Karl Kercher on behalf of Debtor 1 Kevin S. Vargo kevinkk@kercherlaw.com  
Kevin Karl Kercher on behalf of Debtor 2 Michele A. Vargo kevinkk@kercherlaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 5

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE  
MIDDLE DISTRICT OF PENNSYLVANIA  
(Effective April 24, 2020)**

On April 24, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 11, 12, and 13 section 341 meetings for cases filed through July 10, 2020.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

**Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.**

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at: <https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

tele341(03/20)